

Retirement Application FAQs

Your Retirement Application and Options Webinar

Can the retirement application form be filled out and submitted electronically?

Not at this time, in the near future CalPERS will be introducing a self-service feature on my|CalPERS that will allow the application to be submitted electronically.

Must I have it notarized or is a CalPERS representative sufficient?

Your application does not need to be notarized if an authorized CalPERS representative witnesses your signature and the signature of your spouse or registered domestic partner if applicable.

Why does the application ask about Other California Public Retirement Systems?

If you have worked for a California public agency that has a retirement system other than CalPERS, you may be eligible for the benefits of reciprocity. Reciprocity is an agreement among public retirement systems to allow members to move from one public employer to another public employer within a specific time limit without losing some valuable retirement and related benefit rights. You can get more information from our [Pub 16 When You Change Retirement Systems](#).

My highest pay rate occurred a few years earlier, will you use my current pay rate to calculate my retirement?

No, my|CalPERS will automatically calculate your highest final compensation period no matter when it occurred in your career.

I would like to know how Temporary Annuity works.

Temporary annuity is an optional benefit you can choose that provides additional monthly income that temporarily enhances your pension. For example, choosing a temporary annuity benefit could supplement your income until you begin receiving Social Security.

It is important that you completely review our [Pub 13 A Guide to Your CalPERS Temporary Annuity](#) to ensure you understand the pros and cons of this benefit. You might want to review this option with a financial consultant. This benefit is not free. The temporary annuity benefit is funded by a lifetime reduction to your retirement allowance.

What do you mean it's not free?

Your lifetime retirement allowance will be reduced for each dollar of temporary annuity you receive.

Why do you need a copy of my wife's birth certificate and our marriage certificate?

If you chose Option 2, 2W, 3, 3W, or any Option 4 a photocopy of your beneficiary's birth certificate is required to ensure the accuracy of the benefit calculation.

If your employer contracts for the Survivor Continuance benefit a photocopy of your marriage certificate or certificate of domestic partnership or a birth certificate for each eligible survivor is required.

Please submit photocopies, not original documents; CalPERS cannot return original documents. All documents are scanned into our system and then destroyed.

What other document will CalPERS accept if a birth certificate or marriage certificate is not available?

Other acceptable documentation (in order of preference) is:

Birth Date Evidence

- Valid driver's license or identification card
- Baptismal record showing birth date, if baptism occurred at early age
- Passport
- Early school record showing birth date or age at a certain year
- Naturalization or immigration certificate
- Insurance policy, if issued before age 21
- Delayed birth certificate, if based on acceptable evidence, not affidavits
- Early census record
- Family Bible with entries made shortly after birth, showing complete date

Marriage Certificate Evidence

- Your beneficiary's naturalization papers or passport issued in their married name may be used in lieu of a marriage certificate if the document contains the date of marriage or was issued at least one year prior to your retirement date.
- Affidavit of marriage from someone who witnessed your marriage ceremony. The affidavit must be signed by the witness under penalty of perjury, and their signature must be notarized.

Domestic Partner Evidence

- The only acceptable evidence is a legally recognized certificate of domestic partnership.

How early do I need to submit my retirement application in order to receive my first retirement paycheck one month after my retirement date?

The earliest a retirement application can be turned in is 90 days before the retirement date. Currently it is taking up to 90 day to process a retirement application; they are worked on a First In First Out basis. It is suggested that you turn it in as close to 90 days from your retirement date as possible.

The earliest timeframe to submit a retirement application is 90 days. What is the latest? Can you literally say today is it I'm retiring? If so what is the downside to short or no notice?

Your retirement application can be submitted on your retirement date; it can even be submitted within nine months after your separation date and backdated to your separation date. If the application is received after nine months, the earliest retirement

date is the first of the month the application was received. The down side is the delay in receiving your retirement benefit since it can still take up to 90 days to process the application.

If I am late in filing my application, will I get my pension check retroactively?

Yes, as long as the application is received within the nine month period mentioned above, your first benefit warrant will be retroactive to your retirement date.

Assume I submitted my application 90 days prior to retirement date and I receive a layoff notice 30 days before my retirement date. Can I change my retirement date?

Yes, the retirement date can be changed by contacting CalPERS as long as the date is not more than 90 days from the date the change is requested. Note that the processing time may still be 90 days, if you move the retirement date up, you may not receive your first retirement check in a timely manner.

When is the best day to set my retirement in order to maximize my payment, end of the year, after birthday or otherwise?

Your retirement date selection is one of your most important retirement planning decisions. Please review the Choosing A Retirement Date – You Decide section of [Pub 1 - Your CalPERS Benefits Planning Your Service Retirement](#) for a complete list of items to consider.

Where do I get the application for direct deposit?

You can download the Direct Deposit Authorization form from our [Forms and Publications Center](#) at CalPERS On-Line.